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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/677,172
				Filing Date	October 2, 2003
				First Named Inventor	Savasoglu
				Art Unit	3696
				Examiner Name	Shaikh, Mohammad Z.
Sheet	1	of	2	Attorney Docket Number	030586

[illegible]

Examiner Signature	/Mohammad Shaikh/ (10/24/2008)	Date Considered	10/24/2008
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⁶ Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
/M.S./		Downes, John & J.E. Goodman, Barron's Dictionary of Finance and Investment Terms, 1998, 5th Edition, pp. 695 and 607.	
/M.S./		Faerber, Esme, "All About Bonds and Bond Mutual Funds: The Easy Way to Get Started," New York, McGraw-Hill, 2000, pp. 28, 40, 225, 226, 236.	
/M.S./		Internal Revenue Service Ruling 2002-31, published 5/6/2002, Section 1275 - Other definitions and special rules, 26 CFR 1.1275.4, Contingent payment debt instruments, pp. 1-4.	
/M.S./		Internal Revenue Service Ruling 2003-97, Deductibility of Interest, published 8/25/2003, pp. 1-9.	

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